

SECURITIES AND EXCHANGE COMMISSION

FORM 13F-HR

Initial quarterly Form 13F holdings report filed by institutional managers

Filing Date: **2013-01-09** | Period of Report: **2012-12-31**
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FILER

CAPE ANN SAVINGS BANK

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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
Form 13F
Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: December 31, 2012

Check here if Amendment []; Amendment Number: _____

This Amendment (Check only one.): [] is a restatement.
[] adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: CAPE ANN SAVINGS BANK

Address: 109 MAIN ST.

GLOUCESTER, MA 01930

Form 13F File Number: 28-

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: E. GAIL RAMOS

Title: VICE PRESIDENT/SENIOR TRUST OFFICER

Phone: 978-283-7079

Signature, Place, and Date of Signing:

/s/ E. Gail Ramos Gloucester, MA January 8, 2013

[Signature] [City, State] [Date]

Report Type (Check only one.):

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

List of Other Managers Reporting for this Manager:

[If there are no entries in this list, omit this section.]
Form 13F File Number Name
28-

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CAPE ANN SAVINGS BANK SECURITIES AND EXCHANGE COMMISSION FORM 13-F 1/3/2013
MANAGER CAPE ANN SAVINGS BANK AS OF 12/31/2012

NAME OF THE ISSUER	TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	AMOUNT (SHS)	INVESTMENT DISCRETION	OTHR MGRS	SOLE (A)	SHARED (B)	NONE (C)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
AT&T INC.	Common Stock	00206R102	217	6444	SH OTHER		5338	1106	
AT&T INC.	Common Stock	00206R102	1378	40885	SH SOLE		40360		525
ABBOTT LABS	Common Stock	002824100	164	2498	SH OTHER		2498		
ABBOTT LABS	Common Stock	002824100	1612	24610	SH SOLE		24050	100	460

AIR PRODS & CHEMS INC	Common Stock	009158106	214	2550	SH	SOLE	2550		
APPLE COMPUTER INC	Common Stock	037833100	122	230	SH	OTHER	230		
APPLE COMPUTER INC	Common Stock	037833100	1648	3097	SH	SOLE	3077	20	
AUTOMATIC DATA PROCESSING INC	Common Stock	053015103	243	4260	SH	OTHER	4260		
AUTOMATIC DATA PROCESSING INC	Common Stock	053015103	1755	30835	SH	SOLE	30125	35	675
AUTOZONE, INC.	Common Stock	053332102	44	125	SH	OTHER	125		
AUTOZONE, INC.	Common Stock	053332102	323	910	SH	SOLE	845		65
BB&T CORP	Common Stock	054937107	54	1853	SH	OTHER	1853		
BB&T CORP	Common Stock	054937107	669	22978	SH	SOLE	21963	200	815
BERKSHIRE HATHAWAY INC DEL B NEW	Common Stock	084670702	115	1280	SH	OTHER	1280		
BERKSHIRE HATHAWAY INC DEL B NEW	Common Stock	084670702	906	10100	SH	SOLE	9045	150	905
CHEVRON CORPORATION	Common Stock	166764100	188	1742	SH	OTHER	1742		
CHEVRON CORPORATION	Common Stock	166764100	1713	15844	SH	SOLE	15129	110	605
CHUBB CORP	Common Stock	171232101	56	745	SH	OTHER	745		
CHUBB CORP	Common Stock	171232101	1320	17525	SH	SOLE	16930		595
COMPASS MINERALS INTERNATIONAL INC	Common Stock	20451N101	70	942	SH	OTHER	942		
COMPASS MINERALS INTERNATIONAL INC	Common Stock	20451N101	446	5973	SH	SOLE	5553	40	380
DANAHER CORP	Common Stock	235851102	48	850	SH	OTHER	850		
DANAHER CORP	Common Stock	235851102	192	3438	SH	SOLE	3438		
EMERSON ELEC CO	Common Stock	291011104	64	1206	SH	OTHER	1206		
EMERSON ELEC CO	Common Stock	291011104	495	9353	SH	SOLE	9353		
EXPEDITORS INTL WASH INC	Common Stock	302130109	16	400	SH	OTHER	400		

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EXPEDITORS INTL WASH INC	Common Stock	302130109	581	14700	SH	SOLE	13515	175	1010	
EXXON MOBIL CORP	Common Stock	30231G102	820	9469	SH	OTHER	6813	2656		
EXXON MOBIL CORP	Common Stock	30231G102	2690	31082	SH	SOLE	30173		909	
GENERAL DYNAMICS CORP	Common Stock	369550108	81	1165	SH	OTHER	1165			
GENERAL DYNAMICS CORP	Common Stock	369550108	527	7610	SH	SOLE	7215		395	
GENERAL ELEC CO	Common Stock	369604103	267	12712	SH	OTHER	11912	800		
GENERAL ELEC CO	Common Stock	369604103	491	23395	SH	SOLE	22775	220	400	
GENERAL MILLS INC	Common Stock	370334104	59	1450	SH	OTHER	1050	400		
GENERAL MILLS INC	Common Stock	370334104	552	13661	SH	SOLE	13261		400	
GOOGLE INC CL A	Common Stock	38259P508	57	81	SH	OTHER	81			
GOOGLE INC CL A	Common Stock	38259P508	468	661	SH	SOLE	601		60	
INTEL CORP	Common Stock	458140100	6	295	SH	OTHER	295			
INTEL CORP	Common Stock	458140100	241	11675	SH	SOLE	11275	400		
INTERNATIONAL BUSINESS MACHINES COR	Common Stock	459200101	271	1415	SH	SOLE	1255	70	90	
ISHARES DJ SELECT DIVIDEND	ETF-DOMESTIC LA	464287168	1324	23126	SH	SOLE	21931	1195		
ISHARES MSCI EMERGING MKTS INDEX FD	ETF-INTERNATION	464287234	69	1565	SH	OTHER	1565			
ISHARES MSCI EMERGING MKTS INDEX FD	ETF-INTERNATION	464287234	443	9988	SH	SOLE	9988			
I SHARES M S C I E A F E INDEX FUN	ETF-INTERNATION	464287465	46	815	SH	OTHER	815			
I SHARES M S C I E A F E INDEX FUN	ETF-INTERNATION	464287465	1228	21589	SH	SOLE	21589			
iSHARES S&P MID CAP 400 INDEX	ETF-DOMESTIC MI	464287507	86	842	SH	OTHER	842			
iSHARES S&P MID CAP 400 INDEX	ETF-DOMESTIC MI	464287507	1355	13328	SH	SOLE	13328			
iSHARES RUSSELL 2000 INDEX	ETF-DOMESTIC SM	464287655	73	860	SH	OTHER	860			
iSHARES RUSSELL 2000 INDEX	ETF-DOMESTIC SM	464287655	988	11717	SH	SOLE	11537		180	
ISHARES MSCI ACWI INDEX FUND	ETF-INTERNATION	464288257	45	929	SH	OTHER	929			
ISHARES MSCI ACWI INDEX FUND	ETF-INTERNATION	464288257	817	16993	SH	SOLE	16863		130	
ISHARES IBOXX HY BD	ETF-FIXED INCOM	464288513	101	1080	SH	OTHER	1080			
ISHARES IBOXX HY BD	ETF-FIXED INCOM	464288513	2341	25077	SH	SOLE	24901	61	115	
J P MORGAN CHASE & CO	Common Stock	46625H100	37	850	SH	OTHER	850			
J P MORGAN CHASE & CO	Common Stock	46625H100	627	14250	SH	SOLE	13910	90	250	
JOHNSON & JOHNSON	Common Stock	478160104	174	2480	SH	OTHER	1780	700		
JOHNSON & JOHNSON	Common Stock	478160104	1263	18012	SH	SOLE	17532	100	380	
KINDER MORGAN MANAGEMENT, LLC	Common Stock	49455U100	36	477	SH	OTHER	477			

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KINDER MORGAN MANAGEMENT, LLC	Common Stock	49455U100	244	3229	SH	SOLE	3141	88		
LOWES COS INC	Common Stock	548661107	28	775	SH	OTHER	775			
LOWES COS INC	Common Stock	548661107	456	12835	SH	SOLE	12015	300	520	
MASTERCARD INC.	Common Stock	57636Q104	359	731	SH	SOLE	646	15	70	
MC DONALDS CORP	Common Stock	580135101	216	2446	SH	OTHER	2446			
MC DONALDS CORP	Common Stock	580135101	1662	18844	SH	SOLE	18424	125	295	
MICROSOFT CORP	Common Stock	594918104	64	2381	SH	OTHER	2381			
MICROSOFT CORP	Common Stock	594918104	359	13425	SH	SOLE	12725		700	
NEXTERA ENERGY INC COM	Common Stock	65339F101	274	3960	SH	SOLE	3756		204	
NIKE INC	Common Stock	654106103	164	3172	SH	OTHER	2972	200		
NIKE INC	Common Stock	654106103	742	14388	SH	SOLE	13688		700	
NOVARTIS A G A D R	American Deposi	66987V109	102	1609	SH	OTHER	1609			
NOVARTIS A G A D R	American Deposi	66987V109	774	12235	SH	SOLE	11665	150	420	
PEPSICO INC	Common Stock	713448108	179	2610	SH	OTHER	2610			
PEPSICO INC	Common Stock	713448108	1429	20878	SH	SOLE	20178	150	550	
PFIZER INC	Common Stock	717081103	93	3725	SH	OTHER	3725			
PFIZER INC	Common Stock	717081103	767	30583	SH	SOLE	29568		1015	
POWERSHARES SENIOR LOAN PORTFOLIO	ETF-FIXED INCOM	73936Q769	267	10700	SH	SOLE	10700			
PROCTER & GAMBLE CO	Common Stock	742718109	151	2223	SH	OTHER	2153	70		
PROCTER & GAMBLE CO	Common Stock	742718109	1195	17600	SH	SOLE	16985	200	415	
ROCKPORT NATL BANCORP INC	Common Stock	773871108	633	10120	SH	SOLE	10120			

SPDR TR	ETF-DOMESTIC LA	78462F103	256	1801	SH	SOLE	1801		
SELECT SECTOR SPDR-MATERIALS	Common Stock	81369Y100	163	4340	SH	OTHER	4340		
SELECT SECTOR SPDR-MATERIALS	Common Stock	81369Y100	572	15226	SH	SOLE	14961	125	140
ENERGY SELECT SECTOR SPDR	Common Stock	81369Y506	12	175	SH	OTHER	175		
ENERGY SELECT SECTOR SPDR	Common Stock	81369Y506	364	5095	SH	SOLE	4855		240
SELECT SECTOR SPDR-FINANCIAL	Common Stock	81369Y605	246	15000	SH	OTHER	15000		
SELECT SECTOR SPDR-FINANCIAL	Common Stock	81369Y605	877	53483	SH	SOLE	53283	200	
INDUSTRIAL SELECT SECTOR SPDR	Common Stock	81369Y704	9	235	SH	OTHER	235		
INDUSTRIAL SELECT SECTOR SPDR	Common Stock	81369Y704	390	10281	SH	SOLE	10281		
SELECT SECTOR SPDR-TECHNOLOGY	Common Stock	81369Y803	65	2253	SH	OTHER	2253		

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SELECT SECTOR SPDR-TECHNOLOGY	Common Stock	81369Y803	1002	34736	SH	SOLE	33961		775
UTILITIES SELECT SECTOR SPDR FUND	Common Stock	81369Y886	155	4435	SH	OTHER	4435		
UTILITIES SELECT SECTOR SPDR FUND	Common Stock	81369Y886	752	21523	SH	SOLE	20498	205	820
SYSCO CORP	Common Stock	871829107	92	2910	SH	OTHER	2910		
SYSCO CORP	Common Stock	871829107	398	12575	SH	SOLE	11930		645
AXIAM, INC.	Common Stock	87508Y992	0	10000	SH	SOLE	10000		
TEVA PHARMACEUTICAL INDS LTD ADR	American Deposi	881624209	104	2788	SH	OTHER	2788		
TEVA PHARMACEUTICAL INDS LTD ADR	American Deposi	881624209	245	6573	SH	SOLE	6018	75	480
3M CO	Common Stock	88579Y101	249	2683	SH	OTHER	2583	100	
3M CO	Common Stock	88579Y101	1209	13016	SH	SOLE	12336	100	580
VANGUARD EMERGING MKT ETF	ETF-INTERNATION	922042858	423	9492	SH	SOLE	8842	650	
VANGUARD REIT VIPER ETF	ETF REIT	922908553	108	1646	SH	OTHER	1646		
VANGUARD REIT VIPER ETF	ETF REIT	922908553	1551	23570	SH	SOLE	23220		350
VERIZON COMMUNICATIONS INC	Common Stock	92343V104	230	5319	SH	OTHER	5013	306	
VERIZON COMMUNICATIONS INC	Common Stock	92343V104	475	10977	SH	SOLE	9689	600	688
WESTERN UNION COMPANY	Common Stock	959802109	26	1905	SH	OTHER	1905		
WESTERN UNION COMPANY	Common Stock	959802109	290	21290	SH	SOLE	20055		1235
ACCENTURE LTD	Common Stock	G1151C101	126	1900	SH	OTHER	1900		
ACCENTURE LTD	Common Stock	G1151C101	551	8291	SH	SOLE	7941	100	250
FINAL TOTALS FOR 108 RECORDS			53334						

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